

Accepted Manuscript

A boosted decision tree approach using Bayesian hyper-parameter optimization for credit scoring

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PII: S0957-4174(17)30100-8
DOI: [10.1016/j.eswa.2017.02.017](https://doi.org/10.1016/j.eswa.2017.02.017)
Reference: ESWA 11124



To appear in: *Expert Systems With Applications*

Received date: 19 November 2016
Revised date: 8 February 2017

Please cite this article as: Yufei Xia , Chuanzhe Liu , YuYing Li , Nana Liu , A boosted decision tree approach using Bayesian hyper-parameter optimization for credit scoring, *Expert Systems With Applications* (2017), doi: [10.1016/j.eswa.2017.02.017](https://doi.org/10.1016/j.eswa.2017.02.017)

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Highlights

- A novel boosted tree model for credit scoring is proposed.
- A hyper-parameter optimization technique is developed based on TPE algorithm.
- The model is proved to outperform several baseline techniques.
- The model is validated on five datasets over five performance metrics.
- The feature importance scores and decision chart enhance model interpretation.

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